

Form 129

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Perry J. Rowan
Rose M. Rowan
fka Rose M. Lohr**
Debtor(s)

Bankruptcy Case No.: 16-24757-CMB

Chapter: 13

FINAL DECREE

The estate of the above named debtor has been fully administered.

IT IS ORDERED THAT:

Ronda J. Winnecour is discharged as trustee of the estate of the above named Debtor(s) and the bond is cancelled; the Chapter 13 case of the above named Debtor(s) is closed.

Dated: January 17, 2023

Carlota M Bohm
United States Bankruptcy Judge

In re:
Perry J. Rowan
Rose M. Rowan
Debtors

Case No. 16-24757-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jan 17, 2023

Form ID: 129

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichaels, PA 15320-2656

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff Perry J. Rowan bthompson@ThompsonAttorney.com

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blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Joint Debtor Rose M. Rowan bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Plaintiff Rose M. Rowan bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

David W. Raphael

on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com

Debra Lee Hovatter

on behalf of Creditor BRANCH BANKING AND TRUST COMPANY dhovatter@spilmanlaw.com

Denise Carlon

on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A dcarlon@kmlawgroup.com

Donna M. Donaher

on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com

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James P. Valecko

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Jeremy J. Kobeski

on behalf of Creditor Bank Of America N.A. pawb@fedphe.com, mcupec@grenenbirsic.com

Kelly M. Neal

on behalf of Creditor Caterpillar Financial Services Corporation kelly.neal@bipc.com
donna.curcio@bipc.com;sean.kenny@bipc.com;eservice@bipc.com

Keri P. Ebeck

on behalf of Defendant Fifth Third Bank kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Marisa Myers Cohen

on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com mcohen@mwc-law.com

Office of the United States Trustee

ustpreregion03.pi.ecf@usdoj.gov

Pamela J. Wilson

on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com pwilson@ecf.axosfs.com

Peter S. Russ

on behalf of Creditor Caterpillar Financial Services Corporation peter.russ@bipc.com
steven.dewick@bipc.com;donna.curcio@bipc.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Sally E. Edison

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Travis Knobbe

on behalf of Creditor BRANCH BANKING AND TRUST COMPANY tknobbe@spilmanlaw.com dambrose@spilmanlaw.com

TOTAL: 23